BSF and Coast Guards, who are deployed on land and coastal borders have been vested with the powers under the Customs Act to interdict narcotics drugs on the border in addition to the Central and State Government enforcement agencies empowered under the NDPS Act.

Loans given to rural and urban sectors

82. SHRI IQBAL SINGH: Will the Minister of FINANCE be pleased to state:

(a) what are the details of loans/advances given to the rural sector and urban sector of the country during the last five years;

(b) whether it is a fact that the loans given to rural sector are less in proportion to the deposits made by the sector in the banks; and

(c) if so, the reasons therefor and what steps are being taken by Government to give more loans to rural sector in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) Details of deposits and credit of all scheduled commercial banks including Regional Rural Banks in respect of rural sector as compared to the total during the last five years ending March, 1990 to 1994 is given in the Annexure. (*See* Appendix 173, Annexure No. 4.)

(b) and (c) The share of Rural Sector in total commercial banks' credit declined from 15.4 per cent as at the end of March, 1990 to 13.9 per cent as at the end of March 1994, while the share of deposits showed a marginal decline from 15.3 per cent to 15.0 per cent during the same period.

The Reserve Bank of India (RBI) has asked the commercial banks to formulate specific plan for the year 1994-95 for increasing credit deployment to agricultural sector. The Reserve Bank has also directed the commercial banks to comply with the stipulated 18 per cent lending to the agriculture under the priority sector. Besides, the cash credit system facilities have been extended to agricultural sector. The Reserve Bank has enhanced the existing credit line to NABARD for providing re-finance support to the rural sector. A committee was set up under the Chairmanship of a Deputy Governor of the Reserve Bank of India to suggest measures to strengthen the Integrated Rural Development (IRD) Programme. The Committee has since submitted its interim report. These initiatives are expected to improve flow of credit to the rural sector.

New Bank Branches in Backward/Rural areas

83. SHRI IQBAL SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to open new branches of banks in the backward/rural areas of the country;

(b) if so, what are the details thereof, district-wise;

(c) if not, the reasons therefor; and

(d) what concrete steps Government propose to take to improve the performance of rural banks in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) Reserve Bank of India (RBI) has reported that under the branch expansion plan (1990-95) for rural areas, it is left to the judgement of individual banks to identify poten-